

# Driggs Title Agency, Inc

## “Escrow Rate Schedule”

August 31<sup>st</sup>, 2011

### GENERAL RULES RELATIVE TO ESCROW FEES, CHARGES & SPECIAL RATES

#### A. Definitions

**“Escrow”** means any transaction in which any escrow property is delivered with or without transfer of legal or equitable title, or both, and irrespective of whether a debtor-creditor relationship is created, to a person not otherwise having any right, title or interest, therein in connection with the sale, transfer, encumbrance or lease of real or personal property, to be delivered or redelivered by that person upon the contingent happening or non-happening of a specified event or performance or nonperformance of a prescribed act, when it is then to be delivered by such a person to a grantee, grantor, promisee, promisor, obligee, obligor, bailee, bailor, or any designed agent or employee of any of them. Escrow includes subdivision trusts. (A.R.S. 6-801, as Amended 1988)

**“Escrow agent”** means any person engaged in the business of accepting escrows. (A.R.S. 6-801, as Amended 1988)

Unless otherwise specified herein, whenever there is a reference to “Escrow Agent” Escrow Agent shall mean Driggs Title Agency, Inc.

**“Escrow business”** means a commercial activity characterized by the regular and continuous carrying on of escrow transactions. (A.R.S. 6-801, as Amended 1988)

#### **“Fair Value”**

1. When a sale is involved the “Fair Value” means the full amount of the consideration paid to the Seller, including any encumbrances being assumed by the buyer
2. Where a sale is not involved the “Fair Value” shall be the principal amount of the new loan.

#### B. COMPUTATION OF THE BASIC ESCROW FEE:

- a. The Basic Escrow fee is based on the “Fair Value” of the property as defined above in increments of \$10,000.00, including any fractional percentage thereof or a set flat charge
- b. Whenever any fractional percentage of the “Fair Value” is used, the fee arrived at will be rounded up to the next highest fee increment. For example, if the “Fair Value” is \$147,050.00 the Escrow Service Fee will be based on \$150,000.00

#### C. MULTIPLE SALES OR EXCHANGES

- a. The Basic escrow fee is calculated on the “Fair Value” of each property being conveyed, even though there may be common parties involved in these multiple or single escrow transactions and/or concurrent recordings.

#### D. MINIMUM FEES, CHARGES AND SPECIAL RISKS:

- a. The fees herein are minimum charges. Additional charges will be made when unusual conditions are encountered, when special risks are assumed or where special services are provided

#### E. RATES, FEES AND CHARGES IN EFFECT PRIOR TO FILING

- a. All rates and fees contained herein become effective where approved by the Arizona Department of Financial Institutions or by operation of law.

## **SCHEDULE OF ESCROW FEES**

### **A. BASIC ESCROW FEE**

- a. The minimum charge of 100% of the Basic Escrow Fee shall be based upon the "Fair Value" of the property being conveyed in the escrow transaction. If additional charges are applicable, all such additional charges shall be identified and described separately on the final settlement statement.

### **B. BASIC ESCROW FEE (SALE AND LOAN FEE):**

- a. When conducting a sale and loan escrow simultaneously (including seller carry back situations), covering identical property, the fee for the escrow will be 100% of the Basic Escrow Fee plus \$100.00 escrow fee per loan.

### **C. BASIC ESCROW FEE (LEASEHOLD)**

- a. The minimum charge on the sale of the Leasehold Interest (excepting there from Oil, Gas or Mineral Leases) shall be 100% of the Basic Escrow Fee computed upon the Leasehold policy issued.
- b. The Basic Escrow Fee on an escrow transaction involving the sale of an Oil, Gas or Mineral Lease Estate, shall be as negotiated, based on the services rendered.

## **SPECIAL RATES AND FEES**

### **A. EMPLOYEE RATE:**

- a. This rate applies only to an employee's primary residence.
- b. This rate is available to all employees (with 90 days or more of service) of Driggs Title Agency, Inc.
- c. This rate constitutes a waiver of the escrow fee that would otherwise be charged to the employee.

### **B. INTEREST BEARING ACCOUNT:**

There will be a charge of \$50.00 to any party in a transaction requesting their funds on deposit in escrow to be deposited to an interest bearing account. This fee will cover setting up the interest bearing account.

### **C. INVESTOR RATE:**

- a. This rate is available to a person who in the ordinary course of their business invests in real estate so that it may produce a revenue, income or profit from its employment.
- b. The rate is only applicable to those fees, which are being paid for by the investor.
- c. This rate cannot be applied to any portion of an escrow fee, which is already less than the full fee, a minimum fee or a flat fee.
- d. The escrow fee to an investor shall be 70% of the applicable escrow fee.

### **D. ADDITIONAL WORK CHARGE FEE:**

- a. There will be an additional escrow work charge fee for any additional work over and above the normal processing in an escrow transaction at the rate of \$25 per quarter hour.

### **E. VOLUME CLIENTS:**

- a. Volume Clients are identified as 30 transactions or more a year and may have a written negotiated rate agreement, which will be maintained on file in the corporate office.

### **F. PURCHASE ESCROW RATE BUNDLED**

- a. The Purchase Escrow Rate Bundled shall include any purchase at a "Flat Fee of" the Fair Value at 100% of the Basic Escrow Fee plus \$250 and shall include all wires and all document delivery applicable to the transaction.

### **G. LOAN ESCROW RATE:**

- a. The Loan Escrow Rate shall include any New Financing, Refinance, Construction (Interim) or Permanent Loan Escrow at a "Flat Fee of" \$200.00

### **H. LOAN ESCROW RATE BUNDLED:**

- a. The Loan Escrow Rate Bundled shall include any New Financing, Refinance, Construction (Interim) or Permanent Loan Escrow at a "Flat Fee of" \$299.00 and shall include all wires and all document delivery applicable to the transaction.

### **I. MOBILE HOME FEE:**

- a. An additional Mobile Home Escrow Fee of \$100 will be charged for any escrow transaction which involves a Mobile home that will require an Affidavit of Affixture to be recorded or mobile Home Title(s) to be transferred.

**J. DOCUMENT DELIVERY FEE:**

- a. There will be a charge of \$25.00 per package when an outside delivery service (i.e. UPS, Airborne, Federal Express, Express Mail, etc.) is used in an escrow transaction

**K. RECONVEYANCE TRACKING FEE:**

- a. When a lien is paid in full at the close of escrow on a residential dwelling or vacant land and a release is not available for recordation at close, a non-refundable fee of \$75 per lien will be charged for following up and assuring that a lien release is recorded.

**L. RECORDING FEE:**

- a. The flat filed recording fees are set as follows:
  - i. Refinance/Loan Escrow \$50.00 per transaction
  - ii. Builder Escrow \$50.00 per transaction
  - iii. Resale Escrow \$50.00 per transaction

Exception: Non-Residential Transactions will charge actual recording fees and are exempt from the above-filed flat recording rates.

**M. NSF Fee:**

- a. For each check that is returned for insufficient funds a fee will be charged of \$25.00 plus cost from the banking institution.

**N. STALE DATED CHECK:**

- a. Checks not cashed for a period of 180 days or more will be charged a fee of \$25 per month retroactive after the 120<sup>th</sup> day.

**O. OUT OF OFFICE SERVICE FEE:**

- a. Out of office service fee will be charged when an escrow officer travels to meet with a borrower/buyer or seller outside of the office at a rate of \$25.00 per quarter hour

**P. WIRE FEE:**

- a. When a wire is sent out a fee of \$20 will be charged.

**ESCROW RATE SCHEDULE FOR ALL COUNTIES (except Apache & Navajo)**

<b>Amount to and Including</b>	<b>Refi Escrow Base Fee</b>	<b>Purchase Escrow Base Fee Buyer/Seller</b>
\$30,000.00	\$200.00	\$375.00
\$35,000.00	\$200.00	\$375.00
\$40,000.00	\$200.00	\$375.00
\$45,000.00	\$200.00	\$375.00
\$50,000.00	\$200.00	\$375.00
\$55,000.00	\$200.00	\$375.00
\$60,000.00	\$200.00	\$375.00
\$65,000.00	\$200.00	\$375.00
\$70,000.00	\$200.00	\$375.00
\$75,000.00	\$200.00	\$381.00
\$80,000.00	\$200.00	\$381.00
\$85,000.00	\$200.00	\$387.00
\$90,000.00	\$200.00	\$387.00
\$95,000.00	\$200.00	\$393.00
\$100,000.00	\$200.00	\$393.00
\$105,000.00	\$200.00	\$399.00
\$110,000.00	\$200.00	\$399.00
\$115,000.00	\$200.00	\$405.00
\$120,000.00	\$200.00	\$405.00
\$125,000.00	\$200.00	\$411.00
\$130,000.00	\$200.00	\$411.00
\$135,000.00	\$200.00	\$417.00
\$140,000.00	\$200.00	\$417.00
\$145,000.00	\$200.00	\$423.00
\$150,000.00	\$200.00	\$423.00
\$155,000.00	\$200.00	\$429.00
\$160,000.00	\$200.00	\$429.00
\$165,000.00	\$200.00	\$435.00
\$170,000.00	\$200.00	\$435.00
\$175,000.00	\$200.00	\$441.00
\$180,000.00	\$200.00	\$441.00
\$185,000.00	\$200.00	\$447.00
\$190,000.00	\$200.00	\$447.00
\$195,000.00	\$200.00	\$453.00
\$200,000.00	\$200.00	\$453.00
\$205,000.00	\$200.00	\$459.00
\$210,000.00	\$200.00	\$459.00
\$215,000.00	\$200.00	\$465.00
\$220,000.00	\$200.00	\$465.00
\$225,000.00	\$200.00	\$471.00

\$230,000.00	\$200.00	\$471.00
\$235,000.00	\$200.00	\$477.00
\$240,000.00	\$200.00	\$477.00
\$245,000.00	\$200.00	\$483.00
\$250,000.00	\$200.00	\$483.00
\$255,000.00	\$200.00	\$489.00
\$260,000.00	\$200.00	\$489.00
\$265,000.00	\$200.00	\$495.00
\$270,000.00	\$200.00	\$495.00
\$275,000.00	\$200.00	\$501.00
\$280,000.00	\$200.00	\$501.00
\$285,000.00	\$200.00	\$507.00
\$290,000.00	\$200.00	\$507.00
\$295,000.00	\$200.00	\$513.00
\$300,000.00	\$200.00	\$513.00
\$305,000.00	\$200.00	\$519.00
\$310,000.00	\$200.00	\$519.00
\$315,000.00	\$200.00	\$525.00
\$320,000.00	\$200.00	\$525.00
\$325,000.00	\$200.00	\$531.00
\$330,000.00	\$200.00	\$531.00
\$335,000.00	\$200.00	\$537.00
\$340,000.00	\$200.00	\$537.00
\$345,000.00	\$200.00	\$543.00
\$350,000.00	\$200.00	\$543.00
\$355,000.00	\$200.00	\$549.00
\$360,000.00	\$200.00	\$549.00
\$365,000.00	\$200.00	\$555.00
\$370,000.00	\$200.00	\$555.00
\$375,000.00	\$200.00	\$561.00
\$380,000.00	\$200.00	\$561.00
\$385,000.00	\$200.00	\$567.00
\$390,000.00	\$200.00	\$567.00
\$395,000.00	\$200.00	\$573.00
\$400,000.00	\$200.00	\$573.00
\$405,000.00	\$200.00	\$579.00
\$410,000.00	\$200.00	\$579.00
\$415,000.00	\$200.00	\$585.00
\$420,000.00	\$200.00	\$585.00
\$425,000.00	\$200.00	\$591.00
\$430,000.00	\$200.00	\$591.00
\$435,000.00	\$200.00	\$597.00
\$440,000.00	\$200.00	\$597.00
\$445,000.00	\$200.00	\$603.00

\$450,000.00	\$200.00	\$603.00
\$455,000.00	\$200.00	\$609.00
\$460,000.00	\$200.00	\$609.00
\$465,000.00	\$200.00	\$615.00
\$470,000.00	\$200.00	\$615.00
\$475,000.00	\$200.00	\$621.00
\$480,000.00	\$200.00	\$621.00
\$485,000.00	\$200.00	\$627.00
\$490,000.00	\$200.00	\$627.00
\$495,000.00	\$200.00	\$633.00
\$500,000.00	\$200.00	\$633.00
\$501,000.00	\$200.00	\$633.00
\$502,000.00	\$200.00	\$633.00
\$503,000.00	\$200.00	\$633.00
\$504,000.00	\$200.00	\$633.00
\$505,000.00	\$200.00	\$639.00
\$506,000.00	\$200.00	\$639.00
\$507,000.00	\$200.00	\$639.00
\$508,000.00	\$200.00	\$639.00
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\$522,000.00	\$200.00	\$645.00
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\$524,000.00	\$200.00	\$645.00
\$525,000.00	\$200.00	\$651.00
\$526,000.00	\$200.00	\$651.00
\$527,000.00	\$200.00	\$651.00
\$528,000.00	\$200.00	\$651.00
\$529,000.00	\$200.00	\$651.00
\$530,000.00	\$200.00	\$651.00
\$531,000.00	\$200.00	\$651.00
\$532,000.00	\$200.00	\$651.00
\$533,000.00	\$200.00	\$651.00

\$534,000.00	\$200.00	\$651.00
\$535,000.00	\$200.00	\$657.00
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\$546,000.00	\$200.00	\$663.00
\$547,000.00	\$200.00	\$663.00
\$548,000.00	\$200.00	\$663.00
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\$555,000.00	\$200.00	\$669.00
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\$561,000.00	\$200.00	\$669.00
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\$570,000.00	\$200.00	\$675.00
\$571,000.00	\$200.00	\$675.00
\$572,000.00	\$200.00	\$675.00
\$573,000.00	\$200.00	\$675.00
\$574,000.00	\$200.00	\$675.00
\$575,000.00	\$200.00	\$681.00
\$576,000.00	\$200.00	\$681.00
\$577,000.00	\$200.00	\$681.00



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\$584,000.00	\$200.00	\$681.00
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\$619,000.00	\$200.00	\$705.00
\$620,000.00	\$200.00	\$705.00
\$621,000.00	\$200.00	\$705.00

\$622,000.00	\$200.00	\$705.00
\$623,000.00	\$200.00	\$705.00
\$624,000.00	\$200.00	\$705.00
\$625,000.00	\$200.00	\$711.00
\$626,000.00	\$200.00	\$711.00
\$627,000.00	\$200.00	\$711.00
\$628,000.00	\$200.00	\$711.00
\$629,000.00	\$200.00	\$711.00
\$630,000.00	\$200.00	\$711.00
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\$634,000.00	\$200.00	\$711.00
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\$643,000.00	\$200.00	\$717.00
\$644,000.00	\$200.00	\$717.00
\$645,000.00	\$200.00	\$723.00
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\$660,000.00	\$200.00	\$729.00
\$661,000.00	\$200.00	\$729.00
\$662,000.00	\$200.00	\$729.00
\$663,000.00	\$200.00	\$729.00
\$664,000.00	\$200.00	\$729.00
\$665,000.00	\$200.00	\$735.00

\$666,000.00	\$200.00	\$735.00
\$667,000.00	\$200.00	\$735.00
\$668,000.00	\$200.00	\$735.00
\$669,000.00	\$200.00	\$735.00
\$670,000.00	\$200.00	\$735.00
\$671,000.00	\$200.00	\$735.00
\$672,000.00	\$200.00	\$735.00
\$673,000.00	\$200.00	\$735.00
\$674,000.00	\$200.00	\$735.00
\$675,000.00	\$200.00	\$741.00
\$676,000.00	\$200.00	\$741.00
\$677,000.00	\$200.00	\$741.00
\$678,000.00	\$200.00	\$741.00
\$679,000.00	\$200.00	\$741.00
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\$683,000.00	\$200.00	\$741.00
\$684,000.00	\$200.00	\$741.00
\$685,000.00	\$200.00	\$747.00
\$686,000.00	\$200.00	\$747.00
\$687,000.00	\$200.00	\$747.00
\$688,000.00	\$200.00	\$747.00
\$689,000.00	\$200.00	\$747.00
\$690,000.00	\$200.00	\$747.00
\$691,000.00	\$200.00	\$747.00
\$692,000.00	\$200.00	\$747.00
\$693,000.00	\$200.00	\$747.00
\$694,000.00	\$200.00	\$747.00
\$695,000.00	\$200.00	\$753.00
\$696,000.00	\$200.00	\$753.00
\$697,000.00	\$200.00	\$753.00
\$698,000.00	\$200.00	\$753.00
\$699,000.00	\$200.00	\$753.00
\$700,000.00	\$200.00	\$753.00
\$701,000.00	\$200.00	\$753.00
\$702,000.00	\$200.00	\$753.00
\$703,000.00	\$200.00	\$753.00
\$704,000.00	\$200.00	\$753.00
\$705,000.00	\$200.00	\$759.00
\$706,000.00	\$200.00	\$759.00
\$707,000.00	\$200.00	\$759.00
\$708,000.00	\$200.00	\$759.00
\$709,000.00	\$200.00	\$759.00

\$710,000.00	\$200.00	\$759.00
\$711,000.00	\$200.00	\$759.00
\$712,000.00	\$200.00	\$759.00
\$713,000.00	\$200.00	\$759.00
\$714,000.00	\$200.00	\$759.00
\$715,000.00	\$200.00	\$765.00
\$716,000.00	\$200.00	\$765.00
\$717,000.00	\$200.00	\$765.00
\$718,000.00	\$200.00	\$765.00
\$719,000.00	\$200.00	\$765.00
\$720,000.00	\$200.00	\$765.00
\$721,000.00	\$200.00	\$765.00
\$722,000.00	\$200.00	\$765.00
\$723,000.00	\$200.00	\$765.00
\$724,000.00	\$200.00	\$765.00
\$725,000.00	\$200.00	\$771.00
\$726,000.00	\$200.00	\$771.00
\$727,000.00	\$200.00	\$771.00
\$728,000.00	\$200.00	\$771.00
\$729,000.00	\$200.00	\$771.00
\$730,000.00	\$200.00	\$771.00
\$731,000.00	\$200.00	\$771.00
\$732,000.00	\$200.00	\$771.00
\$733,000.00	\$200.00	\$771.00
\$734,000.00	\$200.00	\$771.00
\$735,000.00	\$200.00	\$777.00
\$736,000.00	\$200.00	\$777.00
\$737,000.00	\$200.00	\$777.00
\$738,000.00	\$200.00	\$777.00
\$739,000.00	\$200.00	\$777.00
\$740,000.00	\$200.00	\$777.00
\$741,000.00	\$200.00	\$777.00
\$742,000.00	\$200.00	\$777.00
\$743,000.00	\$200.00	\$777.00
\$744,000.00	\$200.00	\$777.00
\$745,000.00	\$200.00	\$783.00
\$746,000.00	\$200.00	\$783.00
\$747,000.00	\$200.00	\$783.00
\$748,000.00	\$200.00	\$783.00
\$749,000.00	\$200.00	\$783.00
\$750,000.00	\$200.00	\$783.00
\$751,000.00	\$200.00	\$783.00
\$752,000.00	\$200.00	\$783.00
\$753,000.00	\$200.00	\$783.00

\$754,000.00	\$200.00	\$783.00
\$755,000.00	\$200.00	\$789.00
\$756,000.00	\$200.00	\$789.00
\$757,000.00	\$200.00	\$789.00
\$758,000.00	\$200.00	\$789.00
\$759,000.00	\$200.00	\$789.00
\$760,000.00	\$200.00	\$789.00
\$761,000.00	\$200.00	\$789.00
\$762,000.00	\$200.00	\$789.00
\$763,000.00	\$200.00	\$789.00
\$764,000.00	\$200.00	\$789.00
\$765,000.00	\$200.00	\$795.00
\$766,000.00	\$200.00	\$795.00
\$767,000.00	\$200.00	\$795.00
\$768,000.00	\$200.00	\$795.00
\$769,000.00	\$200.00	\$795.00
\$770,000.00	\$200.00	\$795.00
\$771,000.00	\$200.00	\$795.00
\$772,000.00	\$200.00	\$795.00
\$773,000.00	\$200.00	\$795.00
\$774,000.00	\$200.00	\$795.00
\$775,000.00	\$200.00	\$801.00
\$776,000.00	\$200.00	\$801.00
\$777,000.00	\$200.00	\$801.00
\$778,000.00	\$200.00	\$801.00
\$779,000.00	\$200.00	\$801.00
\$780,000.00	\$200.00	\$801.00
\$781,000.00	\$200.00	\$801.00
\$782,000.00	\$200.00	\$801.00
\$783,000.00	\$200.00	\$801.00
\$784,000.00	\$200.00	\$801.00
\$785,000.00	\$200.00	\$807.00
\$786,000.00	\$200.00	\$807.00
\$787,000.00	\$200.00	\$807.00
\$788,000.00	\$200.00	\$807.00
\$789,000.00	\$200.00	\$807.00
\$790,000.00	\$200.00	\$807.00
\$791,000.00	\$200.00	\$807.00
\$792,000.00	\$200.00	\$807.00
\$793,000.00	\$200.00	\$807.00
\$794,000.00	\$200.00	\$807.00
\$795,000.00	\$200.00	\$813.00
\$796,000.00	\$200.00	\$813.00
\$797,000.00	\$200.00	\$813.00

\$798,000.00	\$200.00	\$813.00
\$799,000.00	\$200.00	\$813.00
\$800,000.00	\$200.00	\$813.00
\$801,000.00	\$200.00	\$813.00
\$802,000.00	\$200.00	\$813.00
\$803,000.00	\$200.00	\$813.00
\$804,000.00	\$200.00	\$813.00
\$805,000.00	\$200.00	\$819.00
\$806,000.00	\$200.00	\$819.00
\$807,000.00	\$200.00	\$819.00
\$808,000.00	\$200.00	\$819.00
\$809,000.00	\$200.00	\$819.00
\$810,000.00	\$200.00	\$819.00
\$811,000.00	\$200.00	\$819.00
\$812,000.00	\$200.00	\$819.00
\$813,000.00	\$200.00	\$819.00
\$814,000.00	\$200.00	\$819.00
\$815,000.00	\$200.00	\$825.00
\$816,000.00	\$200.00	\$825.00
\$817,000.00	\$200.00	\$825.00
\$818,000.00	\$200.00	\$825.00
\$819,000.00	\$200.00	\$825.00
\$820,000.00	\$200.00	\$825.00
\$821,000.00	\$200.00	\$825.00
\$822,000.00	\$200.00	\$825.00
\$823,000.00	\$200.00	\$825.00
\$824,000.00	\$200.00	\$825.00
\$825,000.00	\$200.00	\$831.00
\$826,000.00	\$200.00	\$831.00
\$827,000.00	\$200.00	\$831.00
\$828,000.00	\$200.00	\$831.00
\$829,000.00	\$200.00	\$831.00
\$830,000.00	\$200.00	\$831.00
\$831,000.00	\$200.00	\$831.00
\$832,000.00	\$200.00	\$831.00
\$833,000.00	\$200.00	\$831.00
\$834,000.00	\$200.00	\$831.00
\$835,000.00	\$200.00	\$837.00
\$836,000.00	\$200.00	\$837.00
\$837,000.00	\$200.00	\$837.00
\$838,000.00	\$200.00	\$837.00
\$839,000.00	\$200.00	\$837.00
\$840,000.00	\$200.00	\$837.00
\$841,000.00	\$200.00	\$837.00

\$842,000.00	\$200.00	\$837.00
\$843,000.00	\$200.00	\$837.00
\$844,000.00	\$200.00	\$837.00
\$845,000.00	\$200.00	\$843.00
\$846,000.00	\$200.00	\$843.00
\$847,000.00	\$200.00	\$843.00
\$848,000.00	\$200.00	\$843.00
\$849,000.00	\$200.00	\$843.00
\$850,000.00	\$200.00	\$843.00
\$851,000.00	\$200.00	\$843.00
\$852,000.00	\$200.00	\$843.00
\$853,000.00	\$200.00	\$843.00
\$854,000.00	\$200.00	\$843.00
\$855,000.00	\$200.00	\$849.00
\$856,000.00	\$200.00	\$849.00
\$857,000.00	\$200.00	\$849.00
\$858,000.00	\$200.00	\$849.00
\$859,000.00	\$200.00	\$849.00
\$860,000.00	\$200.00	\$849.00
\$861,000.00	\$200.00	\$849.00
\$862,000.00	\$200.00	\$849.00
\$863,000.00	\$200.00	\$849.00
\$864,000.00	\$200.00	\$849.00
\$865,000.00	\$200.00	\$855.00
\$866,000.00	\$200.00	\$855.00
\$867,000.00	\$200.00	\$855.00
\$868,000.00	\$200.00	\$855.00
\$869,000.00	\$200.00	\$855.00
\$870,000.00	\$200.00	\$855.00
\$871,000.00	\$200.00	\$855.00
\$872,000.00	\$200.00	\$855.00
\$873,000.00	\$200.00	\$855.00
\$874,000.00	\$200.00	\$855.00
\$875,000.00	\$200.00	\$861.00
\$876,000.00	\$200.00	\$861.00
\$877,000.00	\$200.00	\$861.00
\$878,000.00	\$200.00	\$861.00
\$879,000.00	\$200.00	\$861.00
\$880,000.00	\$200.00	\$861.00
\$881,000.00	\$200.00	\$861.00
\$882,000.00	\$200.00	\$861.00
\$883,000.00	\$200.00	\$861.00
\$884,000.00	\$200.00	\$861.00
\$885,000.00	\$200.00	\$867.00

\$886,000.00	\$200.00	\$867.00
\$887,000.00	\$200.00	\$867.00
\$888,000.00	\$200.00	\$867.00
\$889,000.00	\$200.00	\$867.00
\$890,000.00	\$200.00	\$867.00
\$891,000.00	\$200.00	\$867.00
\$892,000.00	\$200.00	\$867.00
\$893,000.00	\$200.00	\$867.00
\$894,000.00	\$200.00	\$867.00
\$895,000.00	\$200.00	\$873.00
\$896,000.00	\$200.00	\$873.00
\$897,000.00	\$200.00	\$873.00
\$898,000.00	\$200.00	\$873.00
\$899,000.00	\$200.00	\$873.00
\$900,000.00	\$200.00	\$873.00
\$901,000.00	\$200.00	\$873.00
\$902,000.00	\$200.00	\$873.00
\$903,000.00	\$200.00	\$873.00
\$904,000.00	\$200.00	\$873.00
\$905,000.00	\$200.00	\$879.00
\$906,000.00	\$200.00	\$879.00
\$907,000.00	\$200.00	\$879.00
\$908,000.00	\$200.00	\$879.00
\$909,000.00	\$200.00	\$879.00
\$910,000.00	\$200.00	\$879.00
\$911,000.00	\$200.00	\$879.00
\$912,000.00	\$200.00	\$879.00
\$913,000.00	\$200.00	\$879.00
\$914,000.00	\$200.00	\$879.00
\$915,000.00	\$200.00	\$885.00
\$916,000.00	\$200.00	\$885.00
\$917,000.00	\$200.00	\$885.00
\$918,000.00	\$200.00	\$885.00
\$919,000.00	\$200.00	\$885.00
\$920,000.00	\$200.00	\$885.00
\$921,000.00	\$200.00	\$885.00
\$922,000.00	\$200.00	\$885.00
\$923,000.00	\$200.00	\$885.00
\$924,000.00	\$200.00	\$885.00
\$925,000.00	\$200.00	\$891.00
\$926,000.00	\$200.00	\$891.00
\$927,000.00	\$200.00	\$891.00
\$928,000.00	\$200.00	\$891.00
\$929,000.00	\$200.00	\$891.00



\$930,000.00	\$200.00	\$891.00
\$931,000.00	\$200.00	\$891.00
\$932,000.00	\$200.00	\$891.00
\$933,000.00	\$200.00	\$891.00
\$934,000.00	\$200.00	\$891.00
\$935,000.00	\$200.00	\$897.00
\$936,000.00	\$200.00	\$897.00
\$937,000.00	\$200.00	\$897.00
\$938,000.00	\$200.00	\$897.00
\$939,000.00	\$200.00	\$897.00
\$940,000.00	\$200.00	\$897.00
\$941,000.00	\$200.00	\$897.00
\$942,000.00	\$200.00	\$897.00
\$943,000.00	\$200.00	\$897.00
\$944,000.00	\$200.00	\$897.00
\$945,000.00	\$200.00	\$903.00
\$946,000.00	\$200.00	\$903.00
\$947,000.00	\$200.00	\$903.00
\$948,000.00	\$200.00	\$903.00
\$949,000.00	\$200.00	\$903.00
\$950,000.00	\$200.00	\$903.00
\$951,000.00	\$200.00	\$903.00
\$952,000.00	\$200.00	\$903.00
\$953,000.00	\$200.00	\$903.00
\$954,000.00	\$200.00	\$903.00
\$955,000.00	\$200.00	\$909.00
\$956,000.00	\$200.00	\$909.00
\$957,000.00	\$200.00	\$909.00
\$958,000.00	\$200.00	\$909.00
\$959,000.00	\$200.00	\$909.00
\$960,000.00	\$200.00	\$909.00
\$961,000.00	\$200.00	\$909.00
\$962,000.00	\$200.00	\$909.00
\$963,000.00	\$200.00	\$909.00
\$964,000.00	\$200.00	\$909.00
\$965,000.00	\$200.00	\$915.00
\$966,000.00	\$200.00	\$915.00
\$967,000.00	\$200.00	\$915.00
\$968,000.00	\$200.00	\$915.00
\$969,000.00	\$200.00	\$915.00
\$970,000.00	\$200.00	\$915.00
\$971,000.00	\$200.00	\$915.00
\$972,000.00	\$200.00	\$915.00
\$973,000.00	\$200.00	\$915.00

\$974,000.00	\$200.00	\$915.00
\$975,000.00	\$200.00	\$921.00
\$976,000.00	\$200.00	\$921.00
\$977,000.00	\$200.00	\$921.00
\$978,000.00	\$200.00	\$921.00
\$979,000.00	\$200.00	\$921.00
\$980,000.00	\$200.00	\$921.00
\$981,000.00	\$200.00	\$921.00
\$982,000.00	\$200.00	\$921.00
\$983,000.00	\$200.00	\$921.00
\$984,000.00	\$200.00	\$921.00
\$985,000.00	\$200.00	\$927.00
\$986,000.00	\$200.00	\$927.00
\$987,000.00	\$200.00	\$927.00
\$988,000.00	\$200.00	\$927.00
\$989,000.00	\$200.00	\$927.00
\$990,000.00	\$200.00	\$927.00
\$991,000.00	\$200.00	\$927.00
\$992,000.00	\$200.00	\$927.00
\$993,000.00	\$200.00	\$927.00
\$994,000.00	\$200.00	\$927.00
\$995,000.00	\$200.00	\$933.00
\$996,000.00	\$200.00	\$933.00
\$997,000.00	\$200.00	\$933.00
\$998,000.00	\$200.00	\$933.00
\$999,000.00	\$200.00	\$933.00
\$1,000,000.00	\$200.00	\$933.00

\* \$1.55 per \$1,000 after \$1,000,000 on Purchase transactions.

**ESCROW RATE SCHEDULE FOR APACHE AND NAVAJO**

<b>Amount to and Including</b>	<b>Refi Escrow Base Fee</b>	<b>Purchase Escrow Base Fee Buyer/Seller</b>
\$30,000.00	\$200.00	\$375.00
\$35,000.00	\$200.00	\$375.00
\$40,000.00	\$200.00	\$375.00
\$45,000.00	\$200.00	\$375.00
\$50,000.00	\$200.00	\$375.00
\$55,000.00	\$200.00	\$375.00
\$60,000.00	\$200.00	\$375.00
\$65,000.00	\$200.00	\$375.00
\$70,000.00	\$200.00	\$375.00
\$75,000.00	\$200.00	\$381.00
\$80,000.00	\$200.00	\$381.00
\$85,000.00	\$200.00	\$387.00
\$90,000.00	\$200.00	\$387.00
\$95,000.00	\$200.00	\$393.00
\$100,000.00	\$200.00	\$393.00
\$105,000.00	\$200.00	\$399.00
\$110,000.00	\$200.00	\$399.00
\$115,000.00	\$200.00	\$405.00
\$120,000.00	\$200.00	\$405.00
\$125,000.00	\$200.00	\$411.00
\$130,000.00	\$200.00	\$411.00
\$135,000.00	\$200.00	\$417.00
\$140,000.00	\$200.00	\$417.00
\$145,000.00	\$200.00	\$423.00
\$150,000.00	\$200.00	\$423.00
\$155,000.00	\$200.00	\$429.00
\$160,000.00	\$200.00	\$429.00
\$165,000.00	\$200.00	\$435.00
\$170,000.00	\$200.00	\$435.00
\$175,000.00	\$200.00	\$441.00
\$180,000.00	\$200.00	\$441.00
\$185,000.00	\$200.00	\$447.00
\$190,000.00	\$200.00	\$447.00
\$195,000.00	\$200.00	\$453.00
\$200,000.00	\$200.00	\$453.00
\$205,000.00	\$200.00	\$459.00
\$210,000.00	\$200.00	\$459.00
\$215,000.00	\$200.00	\$465.00

\$220,000.00	\$200.00	\$465.00
\$225,000.00	\$200.00	\$471.00
\$230,000.00	\$200.00	\$471.00
\$235,000.00	\$200.00	\$477.00
\$240,000.00	\$200.00	\$477.00
\$245,000.00	\$200.00	\$483.00
\$250,000.00	\$200.00	\$483.00
\$255,000.00	\$200.00	\$489.00
\$260,000.00	\$200.00	\$489.00
\$265,000.00	\$200.00	\$495.00
\$270,000.00	\$200.00	\$495.00
\$275,000.00	\$200.00	\$501.00
\$280,000.00	\$200.00	\$501.00
\$285,000.00	\$200.00	\$507.00
\$290,000.00	\$200.00	\$507.00
\$295,000.00	\$200.00	\$513.00
\$300,000.00	\$200.00	\$513.00
\$305,000.00	\$200.00	\$519.00
\$310,000.00	\$200.00	\$519.00
\$315,000.00	\$200.00	\$525.00
\$320,000.00	\$200.00	\$525.00
\$325,000.00	\$200.00	\$531.00
\$330,000.00	\$200.00	\$531.00
\$335,000.00	\$200.00	\$537.00
\$340,000.00	\$200.00	\$537.00
\$345,000.00	\$200.00	\$543.00
\$350,000.00	\$200.00	\$543.00
\$355,000.00	\$200.00	\$549.00
\$360,000.00	\$200.00	\$549.00
\$365,000.00	\$200.00	\$555.00
\$370,000.00	\$200.00	\$555.00
\$375,000.00	\$200.00	\$561.00
\$380,000.00	\$200.00	\$561.00
\$385,000.00	\$200.00	\$567.00
\$390,000.00	\$200.00	\$567.00
\$395,000.00	\$200.00	\$573.00
\$400,000.00	\$200.00	\$573.00
\$405,000.00	\$200.00	\$579.00
\$410,000.00	\$200.00	\$579.00
\$415,000.00	\$200.00	\$585.00
\$420,000.00	\$200.00	\$585.00
\$425,000.00	\$200.00	\$591.00
\$430,000.00	\$200.00	\$591.00
\$435,000.00	\$200.00	\$597.00

\$440,000.00	\$200.00	\$597.00
\$445,000.00	\$200.00	\$603.00
\$450,000.00	\$200.00	\$603.00
\$455,000.00	\$200.00	\$609.00
\$460,000.00	\$200.00	\$609.00
\$465,000.00	\$200.00	\$615.00
\$470,000.00	\$200.00	\$615.00
\$475,000.00	\$200.00	\$621.00
\$480,000.00	\$200.00	\$621.00
\$485,000.00	\$200.00	\$627.00
\$490,000.00	\$200.00	\$627.00
\$495,000.00	\$200.00	\$633.00
\$500,000.00	\$200.00	\$633.00
\$501,000.00	\$200.00	\$633.00
\$502,000.00	\$200.00	\$633.00
\$503,000.00	\$200.00	\$633.00
\$504,000.00	\$200.00	\$633.00
\$505,000.00	\$200.00	\$639.00
\$506,000.00	\$200.00	\$639.00
\$507,000.00	\$200.00	\$639.00
\$508,000.00	\$200.00	\$639.00
\$509,000.00	\$200.00	\$639.00
\$510,000.00	\$200.00	\$639.00
\$511,000.00	\$200.00	\$639.00
\$512,000.00	\$200.00	\$639.00
\$513,000.00	\$200.00	\$639.00
\$514,000.00	\$200.00	\$639.00
\$515,000.00	\$200.00	\$645.00
\$516,000.00	\$200.00	\$645.00
\$517,000.00	\$200.00	\$645.00
\$518,000.00	\$200.00	\$645.00
\$519,000.00	\$200.00	\$645.00
\$520,000.00	\$200.00	\$645.00
\$521,000.00	\$200.00	\$645.00
\$522,000.00	\$200.00	\$645.00
\$523,000.00	\$200.00	\$645.00
\$524,000.00	\$200.00	\$645.00
\$525,000.00	\$200.00	\$651.00
\$526,000.00	\$200.00	\$651.00
\$527,000.00	\$200.00	\$651.00
\$528,000.00	\$200.00	\$651.00
\$529,000.00	\$200.00	\$651.00
\$530,000.00	\$200.00	\$651.00
\$531,000.00	\$200.00	\$651.00

\$532,000.00	\$200.00	\$651.00
\$533,000.00	\$200.00	\$651.00
\$534,000.00	\$200.00	\$651.00
\$535,000.00	\$200.00	\$657.00
\$536,000.00	\$200.00	\$657.00
\$537,000.00	\$200.00	\$657.00
\$538,000.00	\$200.00	\$657.00
\$539,000.00	\$200.00	\$657.00
\$540,000.00	\$200.00	\$657.00
\$541,000.00	\$200.00	\$657.00
\$542,000.00	\$200.00	\$657.00
\$543,000.00	\$200.00	\$657.00
\$544,000.00	\$200.00	\$657.00
\$545,000.00	\$200.00	\$663.00
\$546,000.00	\$200.00	\$663.00
\$547,000.00	\$200.00	\$663.00
\$548,000.00	\$200.00	\$663.00
\$549,000.00	\$200.00	\$663.00
\$550,000.00	\$200.00	\$663.00
\$551,000.00	\$200.00	\$663.00
\$552,000.00	\$200.00	\$663.00
\$553,000.00	\$200.00	\$663.00
\$554,000.00	\$200.00	\$663.00
\$555,000.00	\$200.00	\$669.00
\$556,000.00	\$200.00	\$669.00
\$557,000.00	\$200.00	\$669.00
\$558,000.00	\$200.00	\$669.00
\$559,000.00	\$200.00	\$669.00
\$560,000.00	\$200.00	\$669.00
\$561,000.00	\$200.00	\$669.00
\$562,000.00	\$200.00	\$669.00
\$563,000.00	\$200.00	\$669.00
\$564,000.00	\$200.00	\$669.00
\$565,000.00	\$200.00	\$675.00
\$566,000.00	\$200.00	\$675.00
\$567,000.00	\$200.00	\$675.00
\$568,000.00	\$200.00	\$675.00
\$569,000.00	\$200.00	\$675.00
\$570,000.00	\$200.00	\$675.00
\$571,000.00	\$200.00	\$675.00
\$572,000.00	\$200.00	\$675.00
\$573,000.00	\$200.00	\$675.00
\$574,000.00	\$200.00	\$675.00
\$575,000.00	\$200.00	\$681.00

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\$839,000.00	\$200.00	\$837.00

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\$880,000.00	\$200.00	\$861.00
\$881,000.00	\$200.00	\$861.00
\$882,000.00	\$200.00	\$861.00
\$883,000.00	\$200.00	\$861.00

\$884,000.00	\$200.00	\$861.00
\$885,000.00	\$200.00	\$867.00
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\$889,000.00	\$200.00	\$867.00
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\$927,000.00	\$200.00	\$891.00

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\$977,000.00	\$200.00	\$921.00
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\$997,000.00	\$200.00	\$933.00
\$998,000.00	\$200.00	\$933.00
\$999,000.00	\$200.00	\$933.00
\$1,000,000.00	\$200.00	\$933.00

**\* \$1.55 per \$1,000 after \$1,000,000 on Purchase transactions.**



## SCHEDULE OF ACCCOUN SERVICING FEES

### Setup Fees

In House Account Set Up Fee (includes 1 payee)	100.00
Outside Account Set Up Fee (includes 1 payee)	165.00
Impound Account (in addition to set up fee)	125.00
Wrap Account (in addition to set up fee)	150.00
Concurrent Payments for Any Additional Payee (in addition to the set up fee)	48.00
Tax Service Contract Required in Addition to the Set Up Fee	35.00

### Account Service Fee (Monthly)

Monthly	14.00
Accounts Requiring Special Review (due date, late notice, special interest adjustment, etc)	6.00
ACH Deposit or Withdrawal (per use)	5.00
Additional Payees (per disbursement)	5.00
Each Additional Impound Item	4.00
Impound Accounts (in addition to Service Fee)	14.00
IRS LEVY, Garnishment, etc	18.00
Pay by Phone/Internet (per use)	14.00

### Cancellation of Established Accounts

<b>Deed in Lieu of Forfeiture</b>	
Deed in Lieu preparation	150.00
Title Search (minimum)	200.00
Recording Fee (minimum)	14.00
Close out fee /Deed in Lieu	150.00
<b>Forfeiture Fees</b>	
Instruction to forfeit	50.00
Forfeiture guarantee report (minimum)	200.00
Recording Fee (minimum)	28.00
Closeout Fee	150.00
<b>Trustee Sale</b>	
Instruction to foreclose	50.00
Closeout fee	150.00

### Additional Fees

Add & Demand (taxes, insurance, interest, late charges)	125.00
Amortization Schedule	25.00
Change of Payee in addition to statement fee	100.00
Change of Payor in addition to statement fee	75.00
Check Replacement Fee (Stop Payment)	25.00
Closeout, Withdrawal or Termination of Account	100.00
Copies of Cancelled Checks (each)	5.00
Copies of Documents	5.00
Demand Letter – each (to forward on and process payee letter)	75.00
Freeze and reinstatement of account	50.00
Garnishment answer fee	200.00
IRS levy each occurrence	75.00
Modification Fee	100.00

NSF Fee	25.00
Open Savings Account	35.00
Payment Book Replacement	10.00
Reconveyance Fee – full or partial (+ recording fee)	75.00
Reminder Notice (Payor Pays)	10.00
Rush Statement Fee	25.00
Statement Fee (Payoff, Assumption, Status)	75.00
Verification Statement ( 12 month history)	30.00
Wire Acceptance	10.00
Wire Transfer	20.00
Written Statement Update	25.00

*The above charges are the minimum rates applicable for services rendered in connection with services provided. Additional fees may be changed when unusual circumstances or conditions exist and/or extraordinary services are requested. All fees are based on present costs and are subject to change, without written notice or otherwise, in accordance with costs of operations. Review and analysis of account per employee hour is \$100.00.*